



Liberty Mutual Fire Insurance Company
PO Box 30608

Honolulu HI 96820
Tel: (808) 589-8920 / (800) 352-5957
Fax: (808) 589-8943

**DENIAL OF CLAIM FORM
HAWAII MOTOR VEHICLE INSURANCE LAW**

Date 12/31/2003	Our Policyholder LEONARD L. EGDAMIN	Date of Accident 05/02/2003	File Number: LA658-003558040-05
TO: TIARA ENGLE C/O ROY CHANG ESQ 333 QUEEN STREET #900 HONOLULU HI 96813	Age of Applicant		
333 QUEEN STREET #900 HONOLULU HI 96813		County Honolulu	

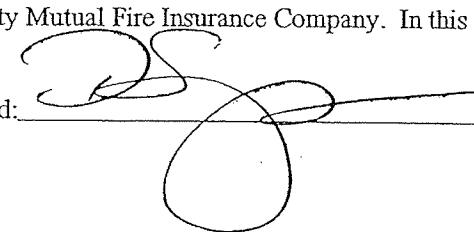
After review of the facts and circumstances of your application for benefits we have determined that you are NOT entitled to:

Any benefits
 The following benefits

Billing statement from Portner Orthopedic Rehab for chiropractic treatment for date of service 12/12/03, in the amount of \$103.74, under the Hawaii Motor Vehicle Insurance Law, for the following reason(s): Based on Clifford Lau, M.D.'s medical records review dated November 18, 2003, which states: "I do not believe further passive modalities are necessary. I do not believe another course of therapy would actually be necessary. I would have expected an 18 year old to have reached pre-injury status within 6-8 weeks considering the presentation to the emergency room and for a visit two weeks later."

If you wish to contest this determination, you have the following options:

- (1) You may request a review of any action on your claim for benefits by filing with the Automobile Insurance Commissioner (P.O. Box 3614, Honolulu, Hawaii 96811-3614) two copies of the Notice of Denial of your claim, your request for review and a statement in duplicate giving specific reasons for the request within 60 days after the date of denial of your claim.
- (2) You may also submit this dispute to arbitration. If you decide to submit this claim to arbitration, please send the attached copy of this Denial Form with a request for arbitration to the Clerk of the Circuit Court where the accident occurred. The Administrative Judge shall, within 10 days of the date of filing the request for arbitration, appoint an arbitrator to hear and determine the claim. Any fee or cost of the arbitrator shall be borne equally by the parties unless allocated by the arbitrator. You may be allowed an award of reasonable sum for attorney's fees. The arbitration shall be in accordance with and governed by the provisions of Chapter 658 HRS. An appeal may be taken from any judgment of an arbitrator to the Circuit Court in manner provided for in Rule 72 of the Hawaii Rules of Civil Procedures.
- (3) You may bring court action against Liberty Mutual Fire Insurance Company. In this event, you should contact your lawyer.

Date: 12/31/03 Signed: 

cc: Portner Orthopedic R

EXHIBIT 1